

Figure 1

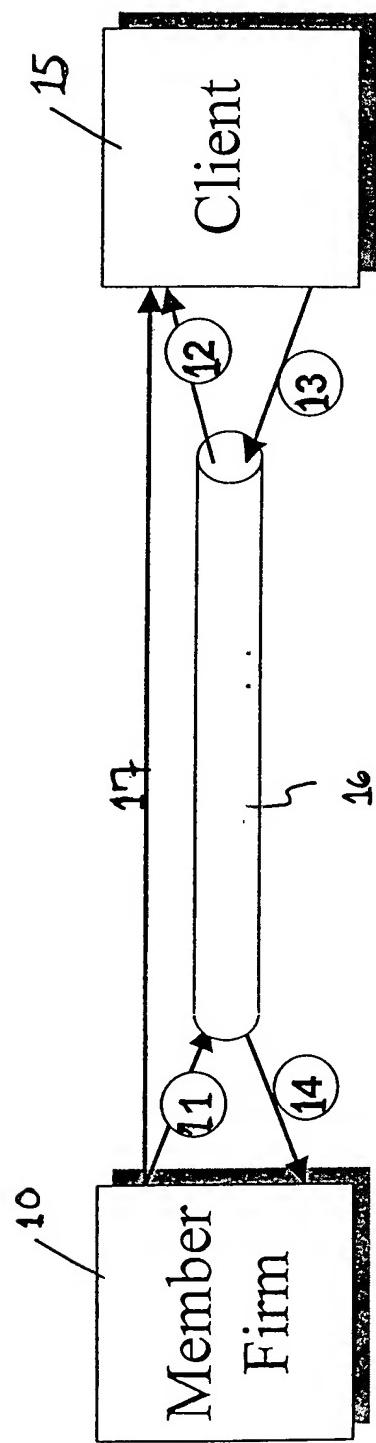


FIGURE 2

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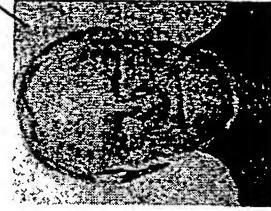
Sovereign Bancorp

Carol Frise
Ed Frise
28 Nantucket
Chatham, MA

Date: December 20, 2000

•01 1500120" 7886 3886 1"" 2296

December 12, 2001
1:15 PM ET
Branchpop #1295
4535 Englewood St
Denver, CO



0540/	11/5/71	1-5300-100	✓ 400-2000	0540 100 001 0001
✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71
✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71
✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71	✓ 11/5/71

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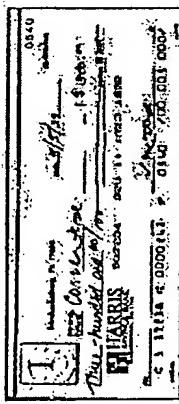
Figure 3

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Receipt

For Deposit to:  Sovereign Bancorp
Cust Service: www.sovereignbank.com or
1-877-SOV-BANK

ABA: 101200243
Account #: 13137238 Total Amount: \$600.00
Confirm #: S360 001212 1315



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December 12, 2001 1:15 PM ET Branchpop #1295 4535 Englewood St Denver, CO	<p>Sovereign Special Offer!</p> <p>6 Month CD - 6.50%</p> <p>Call for details!</p>
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